

Substitute for form 1449A&B/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				Application Number	10/694,925
				Filing Date	October 27, 2003
				First Named Inventor	Monk, Justin
				Art Unit	3627
				Examiner Name	Michael A. Cuff
Sheet	1	of	1	Attorney Docket Number	020375-043600US

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Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		Country Code <sup>3</sup>	Number <sup>1</sup> Kind Code <sup>5</sup> (if known)				
	AP						<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	AQ	Centura webpage, "Fly Free with Travelsmart," found on the internet at <a href="http://web.archive.org/web/19980211083417/www.centura.com/cashcards/travelsmart.html">http://web.archive.org/web/19980211083417/www.centura.com/cashcards/travelsmart.html</a> , 1 page.	<input type="checkbox"/>

Examiner Signature	ALL REFERENCES CONSIDERED EXCEPT WHERE	lined THROUGH. /M.C./ Considered
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

/Michael Cuff/